

**THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO**

IN RE:) CHAPTER 13
) CASE NO: 16-50670
DANIEL A. SAWYER)
) ALAN M. KOSCHIK
) BANKRUPTCY JUDGE
 DEBTOR(S))
) NOTICE OF FINAL CURE PAYMENT AND
) COMPLETION OF PAYMENTS UNDER THE
) PLAN PURSUANT TO RULE 3002.1 (f).
)
) TRUSTEE'S REQUEST FOR THE COURT TO
) ISSUE A DISCHARGE IN CHAPTER 13
) CASE
)
) 30 DAY NOTICE AND OBJECTION PERIOD
) FOR ALL PARTIES IN INTEREST

Now comes Keith L. Rucinski, the Chapter 13 Trustee, and pursuant to Fed. Bankr. Rule 3002.1(f) gives notice that the Debtor(s) in the above Chapter 13 case has/have submitted funds to complete payment to all creditors who have filed a claim(s) in the above Chapter 13 plan confirmed in this case on 06/28/2016.

Notice to Real Property Creditors

All amounts required to be paid to all creditors on their respective claim(s), including all amounts necessary to cure mortgage arrearages, have been paid.

The Trustee's records reflect that all Real Property Creditors who have received conduit mortgage payments through the Chapter 13 plan have been paid in full through the date of this Notice of Final Cure.

Within 30 days of the service of this Notice, all Real Property(s) creditors, regardless if the monthly payment was paid through the plan as a conduit or directly by the Debtor(s) must file and serve same on the Debtor(s), Debtor(s)'s counsel and the Trustee, pursuant to Fed. Bankr Rule 3002.1(g), a statement indicating whether it agrees that the Debtor(s) has paid in full the amount required to cure any default and whether, consistent with § 1322(b) (5), the debtor is otherwise current on all payments as of the date of this notice.

CHAPTER 13
Keith L. Rucinski
Trustee
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If any Real Property Creditor(s) does not agree that the Debtor(s)'s mortgage payments are current as of the date of this notice, the Real Property Creditor(s) shall file a formal objection with the US Bankruptcy Court, located in Akron, Ohio, in response to this notice.

Effective for cases filed on or after March 1, 2016, pursuant to Administrative Order No. 16-01, if any Real Property Creditor(s), who has received conduit mortgage payments through the Chapter 13 plan, fails to respond to this Notice of Final Cure, the Debtor(s)'s mortgages on real property shall be deemed current as of the date of this notice. The Court's order granting the Debtor(s) a discharge in this case shall have the effect of deeming the mortgage(s) current as of the date of this notice and will bar the Real Property Creditor from asserting any action in any court that there is a payment default predating the Notice of Final Cure filed by the Trustee.

For any Real Property Creditor which did not receive conduit mortgage payments through the Chapter 13 plan, the Debtor is encouraged to file their own motion to deem the mortgage current. The discharge order in the case shall not deem the mortgage current if the Real Property creditor did not receive conduit mortgage payments through the Chapter 13 plan.

Debtor(s) and Creditor(s) may access the Trustee's records through the National Data Center. There is no charge for Debtor(s) and their counsel to use the National Data Center. There is a charge creditors must pay the National Data Center to access data. The National Data Center is not part of the Chapter 13 office.

Creditors may access data free of charge through the Trustee's 13 Network Program (application required). The application and links to both the National Data Center and 13 Network program are available on the Chapter 13 web page at

www.chapter13info.com

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Request for Discharge

Additionally, the Trustee hereby requests that if no objection is timely filed, the Clerk of Court be authorized and directed to enter a discharge of Debtor(s) in this case.

In accordance with 11 USC Section 102, unless a party in interest objects to the Notice of Final Cure and/or the Trustee's Request for the Court to Issue a Discharge in this Chapter 13 case and files a written request for hearing before the Court within 30 days from the date in the below certificate of service, the Trustee's request shall be granted and the Court will issue an order of discharge. Objections must be served on all parties in the below certificate of service. Objections must be filed with the United States Bankruptcy Court at:

**United States Bankruptcy Court
2 South Main Street
455 John F. Seiberling Federal Building
Akron, OH 44308**

Respectfully submitted,

/s/ Keith L. Rucinski

Keith L. Rucinski, Chapter 13 Trustee

Ohio Reg. No. 0063137

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CERTIFICATE OF SERVICE

I hereby certify that on 11/04/2021, the following were served a copy of this pleading:

Via Regular Mail

DANIEL A. SAWYER
2805 PARK DRIVE SOUTH
SILVER LAKE, OH 44224

All creditors per attached list

Via ECF

DEBRA E. BOOHER, ATTORNEY (charlotte@bankruptcyinfo.com)
Office of the US Trustee (ustpregion09.cl.ecf@usdoj.gov)
Keith L. Rucinski. Chapter 13 Trustee (krucinski@ch13akron.com)

Date of Service: 11/04/2021

By: N. Everly
Office of the Chapter 13 Trustee

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ALLY FINANCIAL
C/O ALLY SERVICING LLC
PO BOX 130424
ROSEVILLE, MN 55113

AMERICAN EXPRESS CENTURION
BANK
C/O BECKET & LEE LLP
PO BOX 3001
MALVERN, PA 19355-0701

CARLEY ETHRIDGE
3685 DOUGLAS RIDGE TRAIL
DOUGLASVILLE, GA 30135

CITY OF AKRON LAW DEPT -
TAXATION
161 SOUTH HIGH STREET SUITE 202
AKRON, OH 44308-1655

FORD MOTOR CREDIT COMPANY
PO BOX 62180
COLORADO SPRINGS, CO 80962

GEORGIA DEPARTMENT OF HUMAN
SERVICE
DIVISION OF CHILD SUPPORT
8473 DURALEE LANE SUITE 200
DOUGLASVILLE, GA 30134

LVNV FUNDING
C/O RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE, SC 29603-0587

MIDLAND CREDIT MANAGEMENT
INC
PO BOX 2011
WARREN, MI 48090

NAVY FEDERAL CREDIT UNION
820 FOLLIN LANE
VIENNA, VA 22810

NAVY FEDERAL CREDIT UNION
PO BOX 3000
MERRIFIELD, VA 22119-3000

OHIO DEPARTMENT OF TAXATION
BANKRUPTCY DIVISION
PO BOX 530
COLUMBUS, OH 43216

RUSHMORE LOAN MANAGEMENT
SERVICES
PO BOX 55004
IRVINE, CA 92619-2708

WELLS FARGO BANK NA
ATTN BANKRUPTCY PAYMENT
PROCESSING
1 HOME CAMPUS MAC# X2302-04C
DES MOINES, IA 50328

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